

**Table I.B.3.b.(1).a(2004) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	81.8%	82.9%	77.7%	79.8%	80.6%	83.0%	80.1%	82.2%
Industry group **								
Agric., fish., forest.	86.6%	85.6%	77.8%	77.1%	88.9%	88.7%	78.5%	89.1%
Mining and manufacturing	84.7%	79.4%	77.2%	78.5%	81.5%	88.2%	79.1%	85.6%
Construction	82.1%	82.6%	79.8%	82.8%	82.8%	82.8%	81.7%	82.6%
Utilities and transp.	86.2%	82.5%	79.4%	76.9%	88.1%	87.8%	80.3%	87.1%
Wholesale trade	84.6%	81.3%	76.5%	82.3%	85.8%	88.3%	80.0%	86.6%
Fin. svcs. and real estate	86.8%	84.8%	77.7%	84.7%	86.8%	87.6%	83.1%	87.4%
Retail trade	74.8%	81.0%	75.5%	75.1%	77.3%	73.4%	76.3%	74.5%
Professional services	83.0%	84.3%	79.5%	80.7%	79.2%	85.4%	81.8%	83.3%
Other services	73.2%	82.1%	75.4%	76.7%	72.5%	70.8%	78.1%	71.7%
Ownership								
For profit, incorporated	81.7%	82.6%	77.5%	80.5%	80.2%	83.0%	80.1%	82.2%
For profit, unincorporated	79.2%	82.0%	76.3%	75.6%	81.7%	78.9%	78.9%	79.3%
Nonprofit	84.1%	88.2%	81.4%	80.1%	81.1%	86.7%	82.7%	84.4%
Age of firm								
Less than 5 years	77.7%	84.1%	76.3%	80.2%	72.9%	64.5%	81.2%	72.7%
5-9 years	77.3%	79.2%	80.4%	77.8%	78.1%	73.3%	78.9%	76.0%
10-19 years	78.3%	84.1%	75.2%	77.3%	76.8%	78.6%	78.7%	77.9%
20 or more years	81.8%	83.0%	78.5%	80.7%	81.6%	82.5%	80.8%	82.0%
Unknown	84.9%	100.0%	90.3%	93.3%	86.3%	84.8%	94.2%	84.8%
Multi/single status								
2 or more locations	82.7%	88.5%	77.9%	82.6%	81.1%	83.1%	81.4%	82.7%
1 location only	79.7%	82.7%	77.7%	78.7%	79.5%	80.3%	80.0%	79.2%
Percent full-time employees								
Less than 25%	82.1%	95.2%	88.9%	78.1%	78.0%	84.2%	85.5%	81.2%
25-49 %	76.6%	81.6%	74.3%	74.6%	76.3%	76.9%	75.3%	76.9%
50-74 %	77.1%	82.5%	74.7%	75.5%	76.6%	77.2%	78.0%	76.9%
75% or more	82.5%	82.9%	78.1%	80.4%	81.2%	84.0%	80.5%	83.0%
Union presence								
No union employees	81.0%	82.5%	76.6%	78.8%	80.5%	82.8%	79.3%	81.6%
Has union employees	84.4%	91.4%	93.2%	88.9%	81.4%	84.2%	93.1%	83.8%
Unknown	82.2%	90.1%	80.9%	84.3%	79.4%	82.2%	84.9%	82.1%
Percent low wage employees								
50% or more low wage	72.3%	81.5%	70.3%	69.9%	70.8%	72.7%	74.5%	71.9%
Less than 50% low wage	83.9%	83.1%	78.9%	81.9%	83.1%	85.5%	81.1%	84.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.3.b.(1).a(2004) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.32%	0.46%	0.81%	0.71%	0.87%	0.46%	0.44%	0.38%
Industry group **								
Agric., fish., forest.	2.30%	2.35%	9.68%	13.90%	10.00%	2.38%	5.36%	1.64%
Mining and manufacturing	0.57%	2.20%	1.70%	1.66%	0.97%	0.78%	1.45%	0.59%
Construction	0.74%	1.25%	1.43%	2.11%	2.24%	5.15%	0.78%	1.23%
Utilities and transp.	1.17%	4.75%	5.44%	3.11%	1.71%	1.36%	2.46%	1.37%
Wholesale trade	1.57%	2.59%	1.95%	1.53%	1.87%	2.52%	1.22%	1.92%
Fin. svcs. and real estate	0.63%	2.08%	2.66%	1.40%	1.36%	0.94%	1.78%	0.78%
Retail trade	1.08%	1.48%	1.26%	2.12%	2.26%	1.58%	1.15%	1.41%
Professional services	0.57%	1.42%	1.49%	1.44%	1.22%	0.69%	1.14%	0.68%
Other services	0.95%	1.90%	3.02%	1.63%	2.31%	1.75%	1.16%	0.98%
Ownership								
For profit, incorporated	0.47%	0.67%	0.86%	0.70%	1.09%	0.65%	0.43%	0.56%
For profit, unincorporated	1.02%	0.88%	1.79%	1.71%	1.49%	1.99%	0.97%	1.32%
Nonprofit	0.60%	1.01%	1.43%	1.92%	1.46%	0.94%	0.81%	0.73%
Age of firm								
Less than 5 years	1.90%	1.52%	3.51%	2.78%	4.23%	6.46%	1.03%	2.95%
5-9 years	1.21%	1.57%	1.98%	2.30%	2.92%	3.09%	1.20%	2.12%
10-19 years	1.11%	1.16%	1.07%	1.65%	2.36%	3.40%	0.84%	1.99%
20 or more years	0.44%	0.95%	0.75%	0.98%	0.96%	0.73%	0.70%	0.53%
Unknown	0.58%	29.81%	24.49%	10.68%	1.76%	0.59%	8.57%	0.60%
Multi/single status								
2 or more locations	0.37%	2.46%	0.93%	1.43%	1.08%	0.41%	1.43%	0.37%
1 location only	0.35%	0.46%	0.86%	0.75%	1.19%	2.78%	0.41%	0.81%
Percent full-time employees								
Less than 25%	3.23%	3.09%	3.91%	3.44%	3.36%	4.50%	2.86%	3.66%
25-49 %	1.30%	2.61%	3.56%	2.78%	3.48%	1.95%	1.78%	1.51%
50-74 %	0.74%	1.83%	1.39%	2.20%	1.19%	1.16%	1.19%	0.77%
75% or more	0.34%	0.47%	0.94%	0.61%	1.04%	0.47%	0.47%	0.41%
Union presence								
No union employees	0.43%	0.48%	0.77%	0.83%	0.80%	0.91%	0.43%	0.52%
Has union employees	0.97%	1.80%	1.09%	1.98%	2.60%	1.12%	0.54%	1.01%
Unknown	1.04%	4.97%	16.26%	4.05%	3.85%	1.18%	5.94%	1.02%
Percent low wage employees								
50% or more low wage	0.91%	1.42%	2.15%	2.91%	1.31%	1.51%	1.01%	1.05%
Less than 50% low wage	0.30%	0.58%	0.79%	0.56%	1.03%	0.42%	0.55%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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